

**Information to identify the case:**

Debtor 1	<u>Timothy R. Marsh</u>	Social Security number or ITIN	xxx-xx-6481
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Diane M. Marsh</u>	Social Security number or ITIN	xxx-xx-6363
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-26861-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy R. Marsh

Diane M. Marsh

8/23/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Timothy R. Marsh  
 Diane M. Marsh  
 Debtors

Case No. 14-26861-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 55

Date Rcvd: Aug 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2019.

db/jdb +Timothy R. Marsh, Diane M. Marsh, 226 Spout Spring Avenue, Lumberton, NJ 08048-2032  
 514991460 +++ASPIRE/CB&T, 9 CORPORATE RIDGE PKWY, COLUMBUS GA 31907-3049  
 (address filed with court: Aspire/Cb&T, 9 Mutec Dr, Columbus, GA 31907)  
 514991458 +Aes/Aes Edamerica Pur, Po Box 61047, Harrisburg, PA 17106-1047  
 514991459 Apex Asset Management LLC, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890  
 514991482 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot Credit Services, Processing Center,  
 Des Moines, IA 50364)  
 514991470 +Capl/Bontn, Po Box 15221, Wilmington, DE 19850-5221  
 514991477 +Embrace Home Loans Inc, 425 Phillips Blvd, Ewing, NJ 08618-1430  
 516420606 +Embrace Home Loans, INC, C/O Roundpoint Mortgage Serv, P.O.Box 19409, Charlotte, NC 28219,  
 Embrace Home Loans, INC, C/O Roundpoint Mortgage Serv,  
 P.O.Box 19409, Charlotte, NC 28219-9409  
 516420605 Embrace Home Loans, INC, C/O Roundpoint Mortgage Serv, P.O.Box 19409, Charlotte, NC 28219  
 515207622 Embrace Home Loans, Inc., c/o RoundPoint Mortgage Servicing Corp., PO Box 19409,  
 Charlotte, NC 28219-9409  
 514991481 +Frdf/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 514991483 Hudson Unt, 4716 Broadway, Union City, NJ 07087-6515  
 517599170 +Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way,  
 Virginia Beach, Virginia 23452-4262  
 517599171 +Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way,  
 Virginia Beach, Virginia 23452, Lakeview Loan Servicing, LLC, c/o LoanCare, LLC 23452-4262  
 515211656 +LoanCare, LLC, c/o Celine P. DerKrikorian, Esq., McCabe, Weisberg & Conway, P.C.,  
 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818  
 514991486 LoanCare Servicing Ctr, Interstate Corp Cntr Bld, Norfolk, VA 23502  
 514991487 Memorial Ambulatory Surgery Center, P O Box 95000-2760, Philadelphia, PA 19195-0001  
 514991488 +Santander Bank Na, 865 Brook St, Rocky Hill, CT 06067-3444  
 514996672 +Santander Bank, N.A., 601 Penn Street, MA 10-6438-FB7, Reading, PA 19601-3563  
 514991495 +Sunoco/Cbn, Po Box 6497, Sioux Falls, SD 57117-6497  
 514991500 +Td Rcs/Littman Jeweler, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 24 2019 00:25:34 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 24 2019 00:25:29 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514991462 EDI: BANKAMER.COM Aug 24 2019 03:53:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998  
 514991461 +EDI: TSYS2.COM Aug 24 2019 03:53:00 Barclays Bank Delaware, 125 S West St,  
 Wilmington, DE 19801-5014  
 514991464 EDI: CAPITALONE.COM Aug 24 2019 03:53:00 Cap One, Po Box 85520, Richmond, VA 23285  
 514991467 +EDI: CAPITALONE.COM Aug 24 2019 03:53:00 Cap One, Po Box 5253,  
 Carol Stream, IL 60197-5253  
 514991471 +EDI: CAPITALONE.COM Aug 24 2019 03:53:00 Capl/Bontn, 26525 N Riverwoods Blvd,  
 Mettawa, IL 60045-3440  
 514991472 +EDI: CAPITALONE.COM Aug 24 2019 03:53:00 Capl/Bstby, 26525 N Riverwoods Blvd,  
 Mettawa, IL 60045-3440  
 514991473 +EDI: CHASE.COM Aug 24 2019 03:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 515179829 +EDI: CITICORP.COM Aug 24 2019 03:53:00 Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 514991474 +EDI: WFNNB.COM Aug 24 2019 03:53:00 Comenity Bank/Bon Ton, 3100 Easton Square Pl,  
 Columbus, OH 43219-6232  
 515005012 EDI: DISCOVER.COM Aug 24 2019 03:53:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 514991475 +EDI: DISCOVER.COM Aug 24 2019 03:53:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 514991478 +E-mail/Text: bbagley@enerbankusa.com Aug 24 2019 00:25:07 Enerbank Usa,  
 1945 W Parnall Rd Ste 22, Jackson, MI 49201-8658  
 514991479 +EDI: CITICORP.COM Aug 24 2019 03:53:00 Exxmbcliti, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 514991480 +EDI: WFNNB.COM Aug 24 2019 03:53:00 Fashion Bug/Soanb, 1103 Allen Dr,  
 Milford, OH 45150-8763  
 514991484 +E-mail/Text: BKRMailOPS@weltman.com Aug 24 2019 00:25:13 Kay Jewelers, 375 Ghent Rd,  
 Fairlawn, OH 44333-4600  
 514991485 +E-mail/Text: bncnotices@becket-lee.com Aug 24 2019 00:24:53 Kohls/Chase,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 515181899 EDI: PRA.COM Aug 24 2019 03:53:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
 POB 41067, Norfolk VA 23541  
 515186455 EDI: PRA.COM Aug 24 2019 03:53:00 Portfolio Recovery Associates, LLC, c/o Lowes,  
 POB 41067, Norfolk VA 23541  
 515150549 EDI: PRA.COM Aug 24 2019 03:53:00 Portfolio Recovery Associates, LLC,  
 c/o Paypal Extras Mastercard, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 55

Date Rcvd: Aug 23, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515217077	EDI: PRA.COM Aug 24 2019 03:53:00	Portfolio Recovery Associates, LLC,	c/o Sunoco,
	POB 41067, Norfolk VA 23541		
515217029	EDI: PRA.COM Aug 24 2019 03:53:00	Portfolio Recovery Associates, LLC,	c/o The Home Depot,
	POB 41067, Norfolk VA 23541		
516406967	+EDI: Q3G.COM Aug 24 2019 03:53:00	Quantum3 Group LLC as agent for,	MOMA Funding LLC,
	PO Box 788, Kirkland, WA 98083-0788,	Quantum3 Group LLC as agent for,	
	MOMA Funding LLC 98083-0788		
516406966	EDI: Q3G.COM Aug 24 2019 03:53:00	Quantum3 Group LLC as agent for,	MOMA Funding LLC,
	PO Box 788, Kirkland, WA 98083-0788		
514991490	+EDI: SEARS.COM Aug 24 2019 03:53:00	Sears/Cbna,	Po Box 6189, Sioux Falls, SD 57117-6189
514991493	+EDI: SEARS.COM Aug 24 2019 03:53:00	Sears/Cbna,	Po Box 6282, Sioux Falls, SD 57117-6282
514991489	+EDI: SEARS.COM Aug 24 2019 03:53:00	Sears/Cbna,	Po Box 6283, Sioux Falls, SD 57117-6283
514991496	+EDI: RMSC.COM Aug 24 2019 03:53:00	Syncb/Ace Hardware,	Po Box 981439,
	El Paso, TX 79998-1439		
514991497	+EDI: RMSC.COM Aug 24 2019 03:53:00	Syncb/Lowes,	Po Box 965005, Orlando, FL 32896-5005
514991498	+EDI: RMSC.COM Aug 24 2019 03:53:00	Syncb/Paypal Extras Mc,	Po Box 965005,
	Orlando, FL 32896-5005		
514991499	EDI: TDBANKNORTH.COM Aug 24 2019 03:53:00	Td Bank N.A.,	32 Chestnut St,
	Lewiston, ME 04240		
514991501	+EDI: CITICORP.COM Aug 24 2019 03:53:00	Thd/Cbna,	Po Box 6497,
	Sioux Falls, SD 57117-6497		
514991502	+EDI: WFFC.COM Aug 24 2019 03:53:00	Wf Crd Svc,	3201 N 4th Ave,
	Sioux Falls, SD 57104-0700		

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514991463*	++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238		
	(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)		
514991465*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285		
	(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)		
514991466*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285		
	(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)		
514991468*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285		
	(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)		
514991469*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285		
	(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)		
514991476*	+Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316		
516406969*	+Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788,		
	Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788		
516406968*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788		
514991492*	+Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189		
514991494*	+Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282		
514991491*	+Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283		

TOTALS: 0, \* 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 25, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Alexandra T. Garcia on behalf of Creditor Lakeview Loan Servicing, LLC NJECFMAIL@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 55

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Celine P. Derkrikorian on behalf of Creditor Embrace Home Loans, Inc. njecfmail@mw-c-law.com  
Denise E. Carlon on behalf of Creditor Embrace Home Loans, Inc. dcarlon@kml-lawgroup.com,  
bkgroup@kml-lawgroup.com  
Francis T. Tarlecki on behalf of Creditor Lakeview Loan Servicing, LLC Njecfmail@mw-c-law.com,  
ftarlecki.kashlaw@gmail.com  
Melissa S DiCerbo on behalf of Creditor Lakeview Loan Servicing, LLC nj-ecfmail@mw-c-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Warren S. Jones, Jr. on behalf of Joint Debtor Diane M. Marsh email@warrensjones.com,  
r46134@notify.bestcase.com;robert@warrensjones.com  
Warren S. Jones, Jr. on behalf of Debtor Timothy R. Marsh email@warrensjones.com,  
r46134@notify.bestcase.com;robert@warrensjones.com

TOTAL: 9